Certificate Number: 00301-PR-DE-014946534

Bankruptcy Case Number: 10-05210



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 24, 2011, at 7:12 o'clock AM EDT, LUIS J RODRIGUEZ completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: May 24, 2011 By: /s/Nelly Fernandez

Name: Nelly Fernandez

Title: Bankruptcy Team Lead